

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

.....  
IN RE: : CASE NO. 5-15-03421-RNO  
.....  
STEPHEN MATLIN, : CHAPTER 7  
.....  
DEBTOR. :  
.....

**REPORT OF PRIVATE SALE OF REAL PROPERTY**

1. DATE OF SALE: October 12, 2018
2. TRUSTEE: Mark J. Conway
3. PURCHASER: Matthew Smith and Deanna Smith
4. BRIEF DESCRIPTION OF ASSET/PROPERTY ADDRESS: 629 W. Lakeview Drive, Lake Ariel, Wayne County, PA 18436.
5. CONTRACT SALES PRICE: \$410,000.00 (See attached Closing Disclosure, Line 01)
6. GROSS SALES PRICE: \$415,047.04 (See attached Closing Disclosure)
7. NET TO SELLER: \$34,486.35 (See attached Closing Disclosure, Lines 06, 07, Cash to Seller)
8. OTHER COSTS: \$380,560.69 (See attached Closing Disclosure)
9. NET AMOUNT REALIZED BY THE ESTATE: \$15,500.00 (Carve-out of \$13,000.00 & legal fees of \$2,500.00), pursuant to an Order dated October 9, 2018. Additionally, the sums of \$237,079.16 and \$102,941.76 were paid by the Estate to first and second mortgages held against the real property sold and the net was paid was paid to Debtor in lieu of his exemption.

**LAW OFFICES OF MARK J. CONWAY, P.C.**

DATE: May 28, 2019

/s/ Mark J. Conway  
MARK J. CONWAY, ESQ.  
502 South Blakely Street  
Dunmore, PA 18512  
(570) 343-5350

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**CERTIFICATE OF SERVICE**

I, Constance Norvilas, Paralegal, hereby certify that on this 28th day of May, 2019, I electronically filed the foregoing with the Clerk of the Bankruptcy Court using the CM/ECF system which sent notification of such filing to the following Filing Users at the following e-mail addressed:

U.S. Trustee  
Middle District of PA  
228 W. Market Street  
Room 1190  
Harrisburg, PA 17101  
[ustpregion03.ha.ecf@usdoj.gov](mailto:ustpregion03.ha.ecf@usdoj.gov)

**LAW OFFICES OF MARK J. CONWAY, P.C.**

/s/ Constance Norvilas  
Constance Norvilas, Paralegal  
502 S. Blakely St.  
Dunmore, PA 18512  
(570) 343-5350

# Closing Disclosure

## Closing Information

**Date Issued** 10/12/2018  
**Closing Date** 10/12/2018  
**Disbursement Date** 10/12/2018  
**Settlement Agent** All Pocono Settlement  
**File #** SS6357  
**Property** Lot 629 Sec 7 H, 629 W.  
 Lake Ariel, PA 18436  
**Sale Price** \$410,000

## Transaction Information

**Borrower** Matthew Smith, Deanna Smith  
 108 Tipperary Drive  
 Phoenixville, PA 19460  
**Seller** Stephen Matlin  
 1645 The Hideout  
 Lake Ariel, PA 18436

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>Due to Seller at Closing</b>	\$415,047.04	✓
01 Sale Price of Property	\$410,000.00	✓

02 Sale Price of Any Personal Property Included in Sale

03  
04  
05  
06  
07  
08

### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to	
10 County Taxes	10/12/2018 to 12/31/2018	\$336.23
11 Assessments	to	
12 HOA Dues 10/12/2018 to 12/31/2018		\$376.15
13 School taxes 10/12/2018 to 06/30/2019		\$3,990.41
14 Water/Sewer-4th Qtr 10/12/2018 to		\$344.25
15		
16		

**Due from Seller at Closing** \$393,560.69

01 Excess Deposit		
02 Closing Costs Paid at Closing (J)		\$40,539.77
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan		\$237,079.16
05 Payoff of Second Mortgage Loan		\$102,941.76
06 Carve-Out claims to Mark Conway, Trustee		\$10,000.00
07 Unsecured creditors to Mark Conway,		\$3,000.00
08 Seller Credit		
09		
10		
11		
12		
13		

### Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17		
18		
19		

### CALCULATION

Total Due to Seller at Closing	\$415,047.04
Total Due from Seller at Closing	\$393,560.69
<b>Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	✓ \$21,486.35

## Contact Information

### REAL ESTATE BROKER (B)

Name	Berkshire Hathaway Home Services
Address	10 Roosevelt Avenue Hawley, PA 18428
License ID	RB068829
Contact	Chris Badolato
Contact License ID	RS288048
Email	croyal@ptd.net
Phone	(570) 647-7823

### REAL ESTATE BROKER (S)

Name	Remax Best
Address	1200 Hamlin Highway Lake Ariel, PA 18435
License ID	
Contact	Heather Meagher
Contact License ID	R8283663
Email	heathermeagher@remax.net
Phone	(570) 698-7299

### SETTLEMENT AGENT

Name	Ali Pocono Settlement Services, LLC
Address	3041 Rt. 940 #106 Mount Pocono, PA 18344
License ID	623712
Contact	Kathryn Koths
Contact License ID	N/A
Email	kathryn@apsspa.net
Phone	(570) 839-6696

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Closing Cost Details

		Seller-Paid	
		At Closing	Before Closing
<b>Loan Costs</b>			
<b>A. Origination Charges</b>			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
<b>B. Services Borrower Did Not Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees Deed: Mortgage:			
02 State Tax/stamps to Wayne County Recorder of Deeds		\$4,100.00	
<b>F. Prepads</b>			
01 Homeowner's Insurance Premium mo. to			
02 Mortgage Insurance Premium mo. to			
03 Prepaid Interest per day from to			
04 Property Taxes mo. to			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04 Aggregate Adjustment			
05			
06			
07			
08			
<b>H. Other</b>			
01 Cap Assess./Final Read to Roamingwood Water & Sewer		\$50.00	
02 HOA Dues/late fees to The Hideout		\$1,781.35	
03 HOA Resale fee to The Hideout		\$200.00	
04 Notary fee to Chris Halstead		\$15.00	
05 RE Tax-2018 School to Marlene Yedinak, Tax Collector		\$5,559.16	
06 Real Estate Commission Buyers Broker to Berkshire		\$12,300.00	
07 Real Estate Commission Sellers Broker to Remax Best		\$12,300.00	
08 Reimbursement Trustee to Law Offices of Mark J Conway, P.C		\$2,500.00	
09 Water/Sewer back fees to Roamingwood Water & Sewer		\$952.26	
10 Water/Sewer-3rd/4th Qtr to Roamingwood Water & Sewer		\$782.00	
<b>J. TOTAL CLOSING COSTS</b>		<b>\$40,539.77</b>	<b>\$0.00</b>

Confirm Receipt

By signing, you are only confirming that you have received this form.

Seller Signature

Date

Seller Signature

Date

## Addendum

### Closing Information:

Date Issued:

File No: SS6357

Closing Date: 10/12/2018

Property Information: Lot 629 Sec 7 H, 629 W. Lakeview Drive  
Lake Ariel, PA 18436

### Transaction Information:

Borrower: Matthew Smith

Borrower: Deanna Smith

Address: 108 Tipperary Drive

Address:

City/ST/Zip: Phoenixville, PA 19460

City/ST/Zip:

Seller: Stephen Matlin

Address: 1645 The Hideout

City/ST/Zip: Lake Ariel, PA 18436

Other Costs	Seller-Paid	
	At Closing	Before Closing
H. Other 06 Real Estate Commission Buyers Broker to Berkshire Hathaway Home Services Pocono RE	\$12,300.00	

### SELLER'S TRANSACTION

#### M. Due to Seller at Closing

#### Adjustments for Items Paid by Seller in Advance

14 Water/Sewer-4th Qtr 10/12/2018 to 12/31/2018 \$344.25

#### N. Due from Seller at Closing

07 Unsecured creditors to Mark Conway, Trustee \$3,000.00

Additional Text	Text that could not fit on pages 1-5 are shown in full here.
Area Closing Information, Settlement Agent	Full Text All Pocono Settlement Services, LLC